

**Information to identify the case:**

Debtor 1	Vincent J Livecchi	Social Security number or ITIN xxx-xx-5336
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Nina C Livecchi	Social Security number or ITIN xxx-xx-2271
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-22194-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent J Livecchi  
aka Vincent J Livecchi Sr.

Nina C Livecchi

8/8/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Vincent J Livecchi  
 Nina C Livecchi  
 Debtors

Case No. 14-22194-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Aug 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2017.

db/jdb	+Vincent J Livecchi, Nina C Livecchi, 425 Maple Ave., Audubon, NJ 08106-2054
514853460	AES/Fed loan Servicing, 1200 N. 7th Street, Harrisburg, PA 17102-1419
515060161	+Bank of America, N.A., c/o Kivitz, McKeever, Lee P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
514863709	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
514853464	+Capital One Bank (USA), N.A. C/O, Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave., Roseland, NJ 07068-1787
514853465	+Capital One Bank (USA), N.A. C/O, Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
514853469	+Credit First, N.A., PO Box 81345, Cleveland, OH 44181-0345
515790060	ECMC, PO Box 16408, St. Paul, MN 55116-0408
515790061	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
514853471	Firestone Complete Autocare Account, PO Box 61315, Cleveland, OH 44181-0315
514853470	Firestone Complete Autocare Account, 535 Marriott Drive, PO Box 140990, Nashville, TN 37214-0990
514938304	+Ginny's, c/o Creditors Bankruptcy Services, PO Box 740933, Dallas, TX 75374-0933
514853475	+Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
514853476	Great Lakes Educational Loan Services, I, PO Box 7860, Madison, WI 53707-7860
514853480	Monroe & Main, 1112 7th Ave, Monroe, WI 53566-1364
514933562	+Monroe & Main, c/o Creditors Bankruptcy Svs, PO Box 740933, Dallas TX 75374-0933
514881877	+PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
516412502	+PennyMac Loan Services, LLC as servicer for, Bank of America, N.A., 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
516412503	+PennyMac Loan Services, LLC as servicer for, Bank of America, N.A., 6101 Condor Drive, Suite 200, Moorpark, CA 93021, PennyMac Loan Services, LLC as servicer, Bank of America, N.A. 93021-2602
514853482	+Seventh Avenue, 1112 7th Ave., Monroe, WI 53566-1364
514919790	+Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933
514875609	+TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514853484	Target Corp. Services, Inc. servicer to, TD Bank USA, N.A., 3901 West 53rd Street, Sioux Falls, SD 57106-4216
514906535	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2017 23:09:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2017 23:09:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514949698	EDI: AIS.COM Aug 08 2017 22:53:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515036020	+E-mail/Text: BKRMailOps@weltman.com Aug 08 2017 23:09:38 Atlantic Credit & Finance Special Finance Unit, LL, GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis, 325 Chestnut Street, Ste 501, Philadelphia, PA 19106-2605
514853461	EDI: BANKAMER.COM Aug 08 2017 22:53:00 Bank of America /Home Loans, PO Box 21848, Greensboro, NC 27420-1848
514853462	EDI: CAPITALONE.COM Aug 08 2017 22:53:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
514992984	EDI: CAPITALONE.COM Aug 08 2017 22:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
514853463	+EDI: CAPITALONE.COM Aug 08 2017 22:53:00 Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
515036139	EDI: BL-BECKET.COM Aug 08 2017 22:53:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514853466	EDI: HFC.COM Aug 08 2017 22:53:00 Cardmember Services, Po Box 5894, Carol Stream, IL 60197-5894
514853467	EDI: CHASE.COM Aug 08 2017 22:53:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
514853468	EDI: WFNNB.COM Aug 08 2017 22:53:00 Comenity Bank/American Signature Furnitu, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
514963319	+EDI: CRFRSTNA.COM Aug 08 2017 22:53:00 Credit First NA, Po Box 818011, Cleveland, OH 44181-8011
514853472	+EDI: RMSC.COM Aug 08 2017 22:53:00 GE Money Bank/HH Gregg, Bankruptcy Dept, PO Box 103106, Roswell, GA 30076-9106
514853473	+EDI: RMSC.COM Aug 08 2017 22:53:00 GE Money Bank/Lowes, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
514853474	+EDI: RMSC.COM Aug 08 2017 22:53:00 GE Money Bank/Walmart, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
514853477	EDI: HFC.COM Aug 08 2017 22:53:00 HSBC Card Services, PO Box 80084, Salinas, CA 93912-0084
514853478	EDI: IIC9.COM Aug 08 2017 22:53:00 IC Systems, 444 Highway 96 East, PO Box 64437, Saint Paul, MN 55164-0437

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Aug 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

514853479 EDI: CBSKOHLS.COM Aug 08 2017 22:53:00 Kohl's Dept. Stores, PO Box 3043,  
Milwaukee, WI 53201-3043  
514853481 EDI: PRA.COM Aug 08 2017 22:53:00 Portfolio Recovery Assoc., LLC, 120 Corporate Blvd,  
Suite 100, Norfolk, VA 23502  
515095290 EDI: PRA.COM Aug 08 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Household Bank,  
POB 41067, Norfolk VA 23541  
515048149 EDI: PRA.COM Aug 08 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,  
POB 41067, Norfolk VA 23541  
514935783 EDI: PRA.COM Aug 08 2017 22:53:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
POB 41067, Norfolk VA 23541  
514870150 EDI: Q3G.COM Aug 08 2017 22:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
514906524 EDI: Q3G.COM Aug 08 2017 22:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
514853483 +EDI: WTRRNBNK.COM Aug 08 2017 22:53:00 Target Card Services/TD Bank, Po Box 9500,  
Minneapolis, MN 55440-9500  
514853485 +EDI: VERIZONEAST.COM Aug 08 2017 22:53:00 Verizon New Jersey, Inc, 500 Technolgy Dr,  
Weldon Springs, MO 63304-2225  
514949832 EDI: WFFC.COM Aug 08 2017 22:53:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,  
P.O. Box 19657, Irvine, CA 92623-9657  
514853486 EDI: WFFC.COM Aug 08 2017 22:53:00 Wells Fargo Dealer Services, Inc.,  
attn: Correspondance- MACT9017-026, PO Box 168048, Irving, TX 75016-8048

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Fred R. Braverman on behalf of Debtor Vincent J Livecchi bravellaw@comcast.net  
Fred R. Braverman on behalf of Joint Debtor Nina C Livecchi bravellaw@comcast.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of America, N.A. ecf@powerskirkn.com  
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of America, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of America, N.A. ecf@powerskirkn.com

TOTAL: 9